In the Specification

Please amend the paragraph on page 44, lines 20-26 as follows:

The free-pinned magnetic layer 26 comprises three films in a ferrimagnetic state. For example, each of ferromagnetic layers 23 and 25 comprises a Co film, and a nonmagnetic layer 24 comprises a Ru film. Furthermore, the free magnetic layer 30 comprises two films. For example, a layer 28 comprises a Co film, and a layer 29 comprises a NiFe alloy film.